

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WISCONSIN

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In re: Vincent M & Megan M Argall

Case No. 24-10766-13

Debtor(s)

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TRUSTEE'S OBJECTION TO AMENDED CHAPTER 13 PLAN

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Mark Harring, Standing 13 Trustee, by his attorney, objects to confirmation of the Second Amended Chapter 13 Plan and Request to Amend Unconfirmed Plan filed as Document #37 on 7/22/2024 and states as follows:

1. Plan is amended to provide for plan payments of \$818/mo for the first 4 months, through August 2024. Plan payments then increase to \$1790/mo for the final 32 months of a 36 month plan. The original budget supports plan payments of \$1790/mo and there has been no explanation as to why the plan payments for the first 4 months should be reduced. In addition, as of the end of July 2024 this office had received \$2864.77 which is higher than the  $\$818 \times 4 = \$2472$  indicated in Section II of this plan. We note the employer continues to send payments so the receipts as of the end of August will be well in excess of \$2472.
2. Plan is amended to adjust payment of attorney fees with a balance of \$3184 and equal monthly payments of \$88/mo.
3. Plan is amended to adjust treatment of a secured obligation due Harley Davidson Credit Corp with a balance of \$7345, interest rate of 8.5% and equal monthly payments of \$215/mo. As the filed claim indicates a balance of \$7619.14 the claim balance will be paid and the equal monthly payment is insufficient to pay this obligation in full.
4. Plan is amended to adjust treatment of the secured obligation due Marine Credit Union with a value of \$6324, interest rate of 8.5% and equal monthly payments of \$280/mo.
5. Plan is amended to adjust treatment of the secured obligation due One Main Financial with a value of \$3676, interest rate of 8.5% and equal monthly payments of \$169/mo.
6. Plan is amended to provide for surrender of a 2018 Buick Enclave to Ally Financial.
7. Plan is amended to acknowledge the \$2090 priority claim filed by IRS.

8. Plan is amended to include a Nonstandard Provision indicating monthly payments are now to be paid by TFS to improve household cashflow. This section also indicates the debtors intend to replace the vehicle they are surrendering. We assume the debtors will utilize the available replacement loan request process.

9. As these documents were timely filed the 7/1/2024 Court Order is resolved.

Dated: August 5, 2024

Standing Chapter 13 Trustee

By: /s/ *Leslie Brodhead Griffith*

Leslie Brodhead Griffith

Attorney for Trustee

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